

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Paul L Lee
Sharon Townsend
Debtor(s)

Case No. 08 B 23489

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/05/2008.
- 2) The plan was confirmed on 12/02/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/06/2010, 01/10/2011, 07/26/2011, 07/17/2012, 12/20/2013.
- 5) The case was Completed on 03/07/2014.
- 6) Number of months from filing to last payment: 66.
- 7) Number of months case was pending: 81.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$33,476.05.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,360.00
Less amount refunded to debtor	\$6.61

NET RECEIPTS: \$21,353.39

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,814.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,077.92
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,891.92

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA Collectors In	Unsecured	456.00	NA	NA	0.00	0.00
American Recovery System	Unsecured	289.00	NA	NA	0.00	0.00
Armor Systems Corporation	Unsecured	50.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Credit Management Co.	Unsecured	62.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	91.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	3,997.00	3,997.47	3,997.47	399.75	0.00
GMAC Auto Financing	Unsecured	0.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	NA	227.18	227.18	22.72	0.00
Jefferson Capital Systems LLC	Unsecured	2,999.00	2,828.66	2,828.66	282.87	0.00
Midland Credit Management	Unsecured	737.00	746.56	746.56	74.66	0.00
NCO Financial Systems	Unsecured	2,819.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	270.00	NA	NA	0.00	0.00
Ocwen Loan Servicing LLC	Secured	149,852.89	133,759.84	133,759.84	0.00	0.00
Ocwen Loan Servicing LLC	Secured	149,852.89	14,292.89	14,292.89	14,292.89	0.00
Peoples Energy Corp	Unsecured	1,326.00	430.98	430.98	43.10	0.00
Portfolio Recovery Associates	Unsecured	254.00	254.20	254.20	25.42	0.00
Receivables Management Inc	Unsecured	250.00	250.00	250.00	25.00	0.00
RJM Acquisitions LLC	Unsecured	43.00	43.82	43.82	4.38	0.00
Torres Credit	Unsecured	922.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	NA	22,906.76	22,906.76	2,290.68	0.00
Victoria's Secret	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$133,759.84	\$0.00	\$0.00
Mortgage Arrearage	\$14,292.89	\$14,292.89	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$148,052.73	\$14,292.89	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,685.63	\$3,168.58	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,891.92</u>
Disbursements to Creditors	<u>\$17,461.47</u>
TOTAL DISBURSEMENTS :	<u>\$21,353.39</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/26/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.